

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
TRENTON VICINAGE

In re:
Waite, Michael
Waite, Sandra Gay

Case No.: 19-16775 CMG
Chapter 7
Judge: Christine M. Gravelle

NOTICE OF PROPOSED ABANDONMENT

On October 28, 2021, Andrew Finberg, Chapter 7 Trustee in this case proposes to abandon property of the estate described below as being of inconsequential value. If you object to the abandonment, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party named below not later than 7 days before the hearing date.

Address of the clerk: Clarkson S. Fisher
US Courthouse
402 East State Street
Trenton, NJ 08608

If an objection is filed, a hearing will be held before the Honorable CHRISTINE M. GRAVELLE on November 30, 2021 at 10:00a.m. at the Clarkson S. Fisher, US Courthouse, 402 East State Street, Trenton, NJ, Courtroom no.3 (Hearing date must be at least 28 days from the date of this notice). If no objection is filed, the abandonment shall take effect on entry by the clerk of a Certification of No Objection.

Description	Value of Property	Liens on Property	Amount of Equity Claimed as Exempt
316 University Avenue, Pemberton, NJ 08068-0000, Burlington County	\$180,000.00	\$196,262.00	\$0.00
Tool Shed Located at Debtor's residence	\$0.00	\$4,296.06	\$0.00

Objections must be served on, and requests for additional information directed to:

NAME: Andrew Finberg, Chapter 7 Trustee
ADDRESS: 525 Route 73 South, Suite 200, Marlton, NJ 08053

TELEPHONE NO: (856) 988-9055

In re:
Michael Waite
Sandra Gay Waite
Debtors

Case No. 19-16775-CMG
Chapter 7

District/off: 0312-3
Date Rcvd: Oct 29, 2021

User: admin
Form ID: pdf905

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The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 31, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Waite, Sandra Gay Waite, 316 University Avenue, Pemberton, NJ 08068-1757
518161108	+ Beneficial Mutual Savings, Beneficial Mutual Savings, 530 Walnut St., Attn: Bankruptcy, Philadelphia, PA 19106-3624
518161110	+ Citibank, NA, ATTN: Tenaglia and Hunt, 395 West Passaic Street, Suite 205, Rochelle Park, NJ 07662-3016
518161111	+ Cornerstone Foot and Ankle, ATTN: Commercial Acceptance Company, 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303
518161114	+ Erica L. Fields, Esquire, Tenaglia and Hunt, 395 West Passaic Street, Suite 205, Rochelle Park, NJ 07662-3016
518161115	+ Exact Sciences, 145 E. Badger Road, Madison, WI 53713-2723
518161116	+ Financial Recoveries, Attn: Bankruptcy, Po Box 1388, Mount Laurel, NJ 08054-7388
518161117	+ First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
518161123	+ Ole Kentucky Rentals, 2901 Portland Avenue, Louisville, KY 40212-1135
518316314	++ STATE OF NEW JERSEY DIVISION OF TAXATION, ATTN BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08695-0245 address filed with court:, State of New Jersey/Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
518161124	+ Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
518161127	+ Select Portfolio Servicing, Inc., 3217 South Decker Lake Drive, Salt Lake City, UT 84119-3284
518161128	Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250
518161126	+ Select Portfolio Servicing, Inc., ATTN: Bankruptcy Dept., PO Box 65250, Salt Lake City, UT 84165-0250
518161125	Select Portfolio Servicing, Inc., Attn: Customer Service, PO Box 551170, Jacksonville, FL 32255-1170
518161129	+ Sheila Fawcett - Jasento, 527 Shark Lane, Manahawkin, NJ 08050-2151
518204499	+ Sheila Jasento, 527 Shark Lane, Manahawkin, NJ 08050-2151
518161130	State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 269, Trenton, NJ 08695-0269
518161132	+ Tenaglia & Hunt, 395 West Passaic Street, Suite 205, Rochelle Park, NJ 07662-3016
518299324	U.S. Bank National Association, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
518316047	+ U.S. Bank National Association, as Trustee for Ass, c/o Jenelle C. Arnold, ALDRIDGE PITE, LL, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
518249735	+ Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000
518161133	+ Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 29 2021 20:33:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 29 2021 20:33:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518195886	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 29 2021 20:33:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
518161107	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 29 2021 20:33:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
518307771	Email/Text: bankruptcy@wsfsbank.com	Oct 29 2021 20:32:00	WSFS Bank, 1818 Market Street, Philadelphia, PA 19103
518161109	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		

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518245154	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Oct 29 2021 20:45:16	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518161112	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 29 2021 20:45:24	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518161118	Email/Text: cfull@heartlandcap.net	Oct 29 2021 20:45:41	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
518161113	Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 29 2021 20:33:00	Heartland Capital Investments, LLC, 1104 Paris Road, PO Box 409, Mayfield, KY 42066
518161121	Email/Text: bankruptcy@libertylending.com	Oct 29 2021 20:33:00	Department of the Treasury, Internal Revenue Service, Andover, MA 05501
518288420	Email/PDF: resurgentbknotifications@resurgent.com	Oct 29 2021 20:33:00	Liberty Lending Llc, 11 Broadway Suite 1732, New York, NY 10004
518161122	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 29 2021 20:45:20	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518236845	+ Email/Text: JCAP_BNC_Notices@jcap.com	Oct 29 2021 20:33:00	Office of the U.S. Trustee, District of New Jersey, U.S. Department of Justice, One Newark Center, Suite 2100, Newark, NJ 07102-5235
518316314	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Oct 29 2021 20:33:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518291466	+ Email/PDF: gecsed@recoverycorp.com	Oct 29 2021 20:45:39	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
518163769	+ Email/PDF: gecsed@recoverycorp.com	Oct 29 2021 20:45:39	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518161131	+ Email/PDF: gecsed@recoverycorp.com	Oct 29 2021 20:45:27	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518281706	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Oct 29 2021 20:45:47	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518233586	*P++	AMERICREDIT FINANCIAL SERVICS DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court:, Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
518161119	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, Special Procedures Branch, Bankruptcy Section, PO Box 724, Springfield, NJ 07081-0724
518177898	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518161120	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 31, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 28, 2021 at the address(es) listed below:

Name	Email Address
Andrew Finberg	on behalf of Trustee Andrew Finberg trustee@sjbankruptcylaw.com J117@ecfcbis.com;jaimie@sjbankruptcylaw.com
Andrew Finberg	trustee@sjbankruptcylaw.com J117@ecfcbis.com;jaimie@sjbankruptcylaw.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as Trustee for Asset Backed Funding Corporation Asset Backed Certificates, Series 2006-HE1 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Joel R. Spivack	on behalf of Joint Debtor Sandra Gay Waite joel@spivacklaw.com admin@spivacklaw.com;r44331@notify.bestcase.com
Joel R. Spivack	on behalf of Debtor Michael Waite joel@spivacklaw.com admin@spivacklaw.com;r44331@notify.bestcase.com
Rebecca Ann Solarz	on behalf of Creditor U.S. Bank National Association as Trustee for Asset Backed Funding Corporation Asset Backed Certificates, Series 2006-HE1 rsolarz@kmllawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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